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HEALTHCARE: A CRITICAL DOMESTIC PRIORITY

Access to quality, affordable healthcare is a concern for all Americans. The uninsured, the self-insured, businesses, employees, and healthcare providers are all worried about the state of our healthcare system. Nearly 46 million Americans lack health insurance, including almost 1.4 million Pennsylvanians. Substantial increases in health insurance premiums and out-of-pocket expenses are only making matters worse. Too many Americans – regardless of whether they have insurance – will continue to face extreme financial burdens due to health-related costs unless something is done.

We must work towards ensuring all Americans have access to affordable healthcare. Representative Schwartz has been a leader in initiating solutions to the many issues surrounding healthcare. She has been working effectively to increase access to affordable healthcare, ensure coverage of needed services, improve patient protections, provide fair reimbursements, and demand accountability for the quality of care. Her leadership in the Pennsylvania State Senate led to the implementation of the Children's Health Insurance Program (CHIP), and increased access to healthcare specialists, including obstetrician-gynecologists. As a member of Congress, Representative Schwartz has been building on her prior successes by championing ways to further expand health coverage opportunities for children, the elderly, working families, small businesses and the self-employed.

HEALTHCARE AFFORDABILITY AND ACCESSIBILITY

The double-digit increases in insurance premiums are making it difficult for individuals to purchase health insurance. These high costs hinder the ability of small businesses and employers to offer their employees health benefits. That is why Representative Schwartz is advocating for the passage of the *Family Care* and the *Small Business Health Insurance Promotion Acts*. Together, these plans would expand health coverage to working families and small businesses.

In particular, the *Small Business Health Insurance Promotion Act* would offer small business owners and the self-employed a 50 percent tax credit to purchase insurance, while at the same time creating permanent state and national multi-insurer pools to provide them with the bargaining power that larger employers have to negotiate contracts with insurers. The *Family Care Act* would provide financial incentives to states to offer coverage under existing healthcare programs to hard-working families who currently earn too much to qualify, but are unable to afford high monthly healthcare premiums in the private market.

CHILDREN'S HEALTH AND SAFETY

Representative Schwartz is a leading advocate for a plan to ensure that all children under the age of 21 and living within the United States have health insurance. Specifically, the *Kid's First Act* would establish a federal-state partnership under which children could obtain health coverage through either the Children's Health Insurance Program (CHIP) or Medicaid. Under this plan, middle income families who are working hard to meet their responsibilities to their children would be able to purchase health insurance at cost or reduced rates.

MEDICAL RESEARCH

The Southeastern Pennsylvania region is at the forefront of science and medicine. The 13th Congressional District is home to many important hospitals, medical schools, research institutions, and biotechnology and pharmaceutical companies. And each of these organizations is contributing greatly to the improved health and well-being of all Americans. Representative Schwartz believes the federal government has the responsibility to support this scientific research by allocating the resources needed to develop new and innovative ways to detect, treat and prevent disease. She has advocated for the continued funding of the National Institutes of Health, which is the world's leading medical research center and an engine driving some of the scientific innovation occurring in Pennsylvania.

Representative Schwartz also believes we should further explore the promise of stem cell research, which scientific evidence indicates could provide new treatments and even cures for conditions such as Parkinson's, Alzheimer's, diabetes and paralysis. Research on stem cells has been limited by federal policies established by President George W. Bush. Representative Schwartz has been working to lift the current restrictions so we can pursue this vital research.

PRESERVING PATIENTS' RIGHTS

Representative Schwartz believes Americans are entitled to the best medical advice and care possible. That is why she supports enacting a *Patients' Bill of Rights*. Her proposal would ensure that doctors and patients – not insurance company executives – chart the best course of treatment. It would also ban gag clauses, establish a sensible appeals process, and hold HMOs accountable when patients are harmed by their plan's restrictions.

She also believes employers and insurers should not be permitted to deny health coverage or job opportunities on the basis of genetic information. Scientific advancements have made it possible for us to find out whether we, or our children, are predisposed to a genetic condition, such as cancer, Down syndrome, or Huntington's disease. Although this information can be used to prevent and treat disease, it also can be used as a means for discrimination. The benefits of genetic testing should not go unused because individuals fear repercussion from their insurers. For this reason, Representative Schwartz supports the *Genetic Information Nondiscrimination Act*. This bipartisan effort would prevent health insurers and employers from using genetic information as a factor in determining eligibility for insurance coverage or employment.

21ST CENTURY HEALTHCARE

Representative Schwartz is working to bring our healthcare system into the twenty-first century. She is championing the use of new and innovative technologies that can reduce medical errors and misdiagnoses by helping doctors better track treatments, medications and lab tests as well as make complex medical cases more manageable and cost-effective. By increasing the use of these technologies, Representative Schwartz knows we can drastically improve the delivery of care while also better protecting patient privacy.

Representative Schwartz supports measures to get these new technologies into the marketplace, and she is advocating for the development of national guidelines and quality assurance procedures to ensure their appropriate use so that all Americans benefit from these advancements.